



FACT SHEET

REPETITIVE FLOOD CLAIMS PROGRAM

Washington State Military Department

Emergency Management Division

Camp Murray, WA 98430

The Repetitive Flood Claims program (RFC) provides funding to mitigate structures insured under the National Flood Insurance Program (NFIP) that have had one or more flood damage claims payments. The State Emergency Management Division (EMD) administers the program. Funds may only mitigate structures that are located within a state or community that cannot meet the requirements of the Flood Mitigation Assistance (FMA) program for either cost share or capacity to manage the activities.

Funding depends upon Congressional appropriation; \$10 million annually has been available on a nationally competitive basis in recent years for projects to:

- Acquire properties then demolish or relocate the structures out of the flood hazard zone and then convert the property to open space;
- Elevate structures above the base flood elevation;
- Dry floodproof non-residential structures and historic residential structures; and
- Minor localized flood reduction projects that protect properties meeting the repetitive flood claim definition.

All RFC grants are eligible for 100 percent federal assistance, i.e., there is no cost share required.

For FY 2011, the application window opened June 1, 2010. EMD uses a two-step application process; only those jurisdictions that submitted letters of intent to apply for grant funding by May 14, 2010 are eligible to apply for grant assistance. EMD uses the letter-of-intent process, FEMA's on-line *eGrants* application system, and supplemental information (e.g., NFIP and Growth Management Act compliance) to prioritize local applications. Eligible applicants are states, and local and tribal governments. Individuals cannot apply directly for RFC funds, although their local government may submit an application on their behalf.

Projects must be cost-effective according to FEMA-approved benefit-cost methodology. Applications are ranked nationally in order of their greatest savings to the NFIP as verified by a benefit-cost analysis. Properties must have NFIP flood insurance at the time of application, and insurance must be maintained through the life of the project. As in other mitigation programs, applicants must be participating and in good standing in the National Flood Insurance Program (NFIP), and must be in compliance with applicable requirements of the state's Growth Management Act (GMA).

FEMA guidance requires that the state must certify that the neither the state nor the applicant can meet the 25 percent non-federal match that otherwise would make the activity eligible under the Flood Mitigation Assistance (FMA) program.

See <http://www.fema.gov/library/viewRecord.do?id=4225> for FY 2011 HMA program guidance.

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